

## **EXHIBIT A**

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## AAA CONSUMER PROCEDURES

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## CONSUMER PROCEDURES

Every year, billions of business transactions occur with consumers. Inevitably, some disputes will arise. Using its Consumer Due Process Protocol, the AAA offers administration services for disputes where there is a disagreement between individual consumers and businesses. The AAA applies the Supplementary Procedures for Consumer-Related Disputes - a supplement to the Commercial Arbitration Rules and Mediation Procedures that includes a glossary of ADR terms - when arbitration clauses exist in agreements between individual consumers and businesses where the business has a standardized, systematic application of arbitration clauses with customers and where the terms and conditions of the purchase of standardized, consumable goods or services are non-negotiable or primarily non-negotiable in most or all of its terms, conditions, features, or choices. The product or service must be for personal or household use. The AAA will have the discretion to apply or not to apply the Supplementary Procedures and the parties will be able to bring any disputes concerning the application or non-application to the attention of the arbitrator. Consumers are not prohibited from seeking relief in a small claims court for disputes or claims within the scope of its jurisdiction.

- [AAA Review of Consumer Clauses](#)
- [AAA Arbitration Glossary of Terms](#)
- [Commercial Arbitration Rules and Mediation Procedures](#)
- [Consumer Due Process Protocol](#)
- [Consumer Case Filing Fees](#)
- [Consumer Guides and Whitepapers](#)
- [Consumer-Related Disputes Supplementary Procedures](#)
- [Guidelines for Written Arbitration \(Desk Arbitration\)](#)
- [Non-Binding Arbitration Rules for Consumer Disputes and Business Disputes](#)
- [Non-Binding Arbitration for Businesses & Consumers – Filing Fees](#)
- [Question and Answers about Consumer Arbitration as Administered by the American Arbitration Association](#)
- [Translation and Other Resources](#)

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